



Message From the Director – Michelle Johnston

During the first half of 2006, the Montana SBA District Office approved 252 loans totaling \$38,575,734 compared to 235 loans worth \$36,874,950 in the same period last year. Of the 252 loans, 243 were approved under SBA's flagship 7(a) guaranteed loan program, and nine loans totaling \$4,329,000 were made through the 504 Certified Development Company Program, a program that provides growing businesses with long-term fixed-rate financing for major fixed assets, such as land and buildings. New business accounted for 87 of the loans totaling \$11,340,000. Eating and drinking establishments, wholesale trade and durable goods, furniture and home furnishing, special trade contractors, professional, scientific and technical services were among the most frequently financed businesses. Forty eight loans totaling \$5,534,050 were made to women owned businesses, 43 loans totaling \$10,094,800 were made to veterans, and twenty loans totaling \$7,714,850 went to minority owned businesses.

We are pleased to announce the hiring of John Donovan as our new Lender Relations Specialist. (please see related article) He will be coming on board April 24th.

I hope you will be able to attend SBA's annual Small Business Week Awards luncheon on May 5, 2006. We will be honoring ten outstanding business owners and advocate champions for their contributions to their local communities and our state's economy. Our Small Business Person of the Year, Andrew Field, PrintingForLess.com, Livingston received the 1st runner up for Small Business Person of the year at the National Awards event held in Washington, D.C. last week. His competition included winners from all other states as well as the District of Columbia, Guam and Puerto Rico. Under his direction, the business has grown substantially from six employees in 1999 to 130 to date. A new 47,000 square foot facility is nearing completion in Livingston. Please attend the luncheon to honor Andrew and the other nine award recipients (three of whom won Region VIII awards) and help celebrate their successes. For details on the Montana luncheon, please see the attached registration form.

The updated News Media Listing 2006-2007, is currently being printed and will be available soon.

Small Business Administration
Montana District Office

10 West 15th St., Suite 1100
Helena, Montana 59626
406-441-1081
406-441-1090 Fax
1-800-776-9144 ext. 2

www.sba.gov/mt

Editor: Paula McGough
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MDO Loan Volume Statistics

October 1, 2005 – March 31, 2006

The following lenders exceeded \$1.0 million in total SBA loan volume:(These figures **DO NOT** include participation in 504 CDC Financing)

Bank Name	Bank City	Dollars	Number of Loans
Yellowstone Bank	Billings	\$5,356,700.00	22
Mountain West Bank National Association	Bozeman	\$4,790,300.00	18
Banco Popular North America	New York City	\$3,196,000.00	4
Stockman Bank of Montana	Billings	\$3,185,250.00	13
Valley Bank of Helena	Helena	\$1,326,900.00	20
First Interstate Bank	Missoula	\$1,288,500.00	7
Heritage Bank	Billings	\$1,095,100.00	5

The following lenders approved five or more loans:

Bank Name	Bank City	Dollars	Number of Loans
Yellowstone Bank	Billings	\$5,356,700.00	22
Valley Bank of Helena	Helena	\$1,326,900.00	20
Business Loan Center, LLC	Panama City Beach	\$617,000.00	20
Mountain West Bank National Association	Bozeman	\$4,790,300.00	18
Capital One Federal Savings Bank	McLean	\$470,000.00	17
Stockman Bank of Montana	Billings	\$3,185,250.00	13
U.S. Bank National Association	Cincinnati	\$283,600.00	10
Community Bank – Missoula, Inc.	Missoula	\$453,200.00	9
First Interstate Bank	Missoula	\$1,288,500.00	7
Mountain West Bank National Association	Missoula	\$703,404.00	6
Stockman Bank of Montana	Sidney	\$361,100.00	6
Western Security Bank	Billings	\$221,800.00	6
Wells Fargo Bank National Association	Helena	\$955,000.00	6
Wells Fargo Bank National Association	Great Falls	\$358,000.00	6
Farmers State Bank	Victor	\$390,800.00	5
First Security Bank – Missoula	Missoula	\$467,000.00	5
Heritage Bank	Billings	\$1,095,100.00	5

Certified Development Company – 504 Loans

Bank Name	Dollars	Number of Loans
Big Sky Economic Development Corporation	\$2,266,000.00	3
Montana Community Finance Corporation	\$2,063,000.00	6

The following counties exceeded \$1.0 million in loans:

County Name	Dollars	Number of Loans
Yellowstone County	\$11,719,050.00	56
Gallatin	\$6,964,030.00	38
Missoula	\$4,416,604.00	34
Lewis and Clark	\$2,814,500.00	34
Flathead	\$2,590,000.00	9
Cascade	\$2,361,000.00	23
Fergus	\$2,246,000.00	4

The following counties with ten or more loans:

County Name	Dollars	Number of Loans
Yellowstone	\$11,719,050.00	56
Gallatin	\$6,964,030.00	38
Missoula	\$4,416,604.00	34
Lewis and Clark	\$2,814,500.00	34
Cascade	\$2,361,000.00	23

The following holding companies approving ten or more loans:

Bank Name	Dollars	Number of Loans
Glacier Bancorp, Inc.	\$2,422,700.00	35
Mountain West Financial Corporation	\$6,080,704.00	27
WFC Holdings Corporation	\$2,286,130.00	24
Yellowstone Holding Company	\$5,404,700.00	23
Stockman Financial Corporation	\$4,745,750.00	22
Business Loan Express, LLC	\$617,000.00	20
Capital One Financial Corporation	\$470,000.00	17
Montana Community Banks, Inc.	\$1,203,200.00	13
First Interstate Bancsystem, Inc.	\$1,831,200.00	12
U.S. Bancorp	\$283,000.00	10

The following holding companies exceeded \$1.0 million in loans:

Bank Name	Dollars	Number of Loans
Mountain West Financial Corporation	\$6,080,704.00	27
Yellowstone Holding Company	\$5,404,700.00	23
Stockman Financial Corporation	\$4,745,750.00	22
Popular, Inc.	\$3,196,000.00	4
Glacier Bancorp, Inc.	\$2,422,700.00	35
WFC Holdings Corporation	\$2,286,130.00	24
First Interstate Bancsystem, Inc.	\$1,831,200.00	12
United Financial Corp.	\$1,544,100.00	9
Montana Community Banks, Inc.	\$1,203,200.00	13

The Montana District Office has also been busy with Disaster Home Loans, due to Hurricane Katrina. We have processed 53 applications to date.

SBA Information Notice

SUBJECT: Deed Restrictions Pertaining to Gas Stations

The office of Financial Assistance recently advised the Sacramento Processing Center that it is not to approve any 504 loan for the purpose of purchasing a gasoline station where the deed includes a provision restricting the brand of service station that may be operated on the premises.

The purpose of this Information Notice is to inform SBA field offices, SBAExpress lenders, PLP lenders and PCLP CDC's that 7(a) or 504 loan requests to purchase gasoline stations that include similar deed restrictions (or language that has the same effect), whether the restrictions are required as part of the purchase and sale agreement or already contained in covenants running with the land, are not acceptable to SBA.

The deed restrictions in question are typically seen as part of a buy/sell agreement between an oil company and a purchaser of one of its gasoline stations. SBA found the deed restrictions to be unacceptable because they severely compromise the marketability of the business real estate collateral that would be securing the SBA-guaranteed loan.

The deed restrictions language generally appears titled as "Use or Operation Restrictions" or "Petroleum Restrictions" in a Special Warranty Deed or other document recorded as part of the purchase and sale transaction. An example reads as follows:

No part of the Property shall be used by Grantee or any other Grantee Party, directly or indirectly, for an automobile service station, petroleum station, gasoline station or for the purpose of conducting or carrying on the business of selling, offering for sale, storage, handling, distributing or dealing in petroleum, gasoline, motor vehicle fuel, diesel fuel, kerosene, benzol, naphtha, greases, lubricating oils, or any fuel used for internal combustion engines, or lubricants in any form, or other petroleum or petroleum-related products, except for the personal use or consumption of such products by Grantee or its lessees of the Property, unless any such use is in connection with the operation of the Property as a Grantor

Branded Service Station. For purposes hereof, "Grantor branded service station" shall mean a service station under the brand [franchisor name] or any other brand of Grantor or any of its affiliates or their respective successors and assigns.

The above covenants and restrictions running with the land and each portion thereof, and are deemed to benefit Grantor as a user or, operator of, or supplier of Grantor branded fuels to lands or retail operations in the jurisdiction in which the Property is located. These restrictive covenants will remain in full force and effect for a term of fifteen (15) years from the date of this conveyance whereupon these restrictive covenants will automatically lapse and terminate and be of no further force or effect.

Questions from CDC's or lenders regarding this notice should be directed to their local district office. Questions from SBA field personnel may be directed to Jim Hammersley at james.hammersley@sba.gov

James E. Rivera, Associate
Administrator for Financial Assistance



UPCOMING EVENTS

Ready Talk training – SBA Loan Liquidation process

April 25, 2006 8:00 a.m.

Montana Small Business Week Award Ceremony

May 5th, 2006

If you are interested in attending the Awards Luncheon, please see the registration form at the end of this newsletter.

ASSISTANCE FOR BUSINESS CLINICS

Presentations from the following agencies:

Department of Labor & Industry

- + Wage & Hour
- + Workers' Compensation
- + Human Rights
- + Unemployment Insurance Benefits
- + Unemployment Insurance Tax
- + Workforce Services – Employer Tax Credits

Department of Revenue

- + Withholding Tax

U.S. Small Business Administration

- + SBA Programs

Department of Administration

- + Online State Business

Clinic Schedule:

For dates and locations of clinics, contact SBA 441-1081

The Assistance for Business Clinics are developed to assist NEW and ESTABLISHED employers, bookkeepers and lawyers in constructing a proactive approach to prevent unnecessary claims and/or charges by providing updated reporting of state withholding, Unemployment Tax requirements, minimum wage laws, overtime laws, civil rights laws and federal incentive.

“8(A) CORNER”

WELCOME

We would like to welcome the following new 8(a) firms in the Montana portfolio:

FT. Peck , Tech Services

RISK MANAGEMENT (continued)

Risk Management Assessment-Part II

Assessment Step

Assessing risk is the first step to better risk management. This step should include a review of what your company's risks really are. This involves studying the organization thoroughly; identifying assets that could be lost, or types of lawsuits the firm is susceptible to. The risk profile for every organization is unique. For example, if a company owns the building, it has different risks from one that rents. When assessing risk, you will need to find the answers to several questions. What kinds of losses has the organization had in the past? Are some losses predictable? What are the worst-case scenario losses it could have in terms of property, liability, and business interruption? And, what steps can you take to reduce the probability of loss? During this step, you should get an unbiased review of the company's insurance program and risk management program. Use your current broker plus another for a second opinion. A thorough look at the risks may reveal surprises about what risks the firm does and does not have. Review the insurance and risk management program at least annually; if the organization is sizable, consider quarterly reviews.

(Continued on page 4)

Safety and Loss Control (continued)

Risk control, also called loss control, is the second part of the process. Even companies with good loss records aren't exempt from significant premium hikes today. Insurers increasingly factor in what they see as loss potential. Underwriters are professional worrywarts, paid to agonize about everything that could go wrong. Of course, it helps to have a good record, but whether the organization has a good, average, or poor loss record, management should take steps to show the insurer that the company is doing everything within reason to prevent future losses and claims.

Making the organization a safer place for employees and customers will also make it a more attractive "risk" to an insurer and help avoid claims over time. Insurers often reduce premiums for organizations that demonstrate that they've acted to reduce the number and size of their losses. And, of course, when more insurers compete to insure the business, it will get a better deal. Loss control and safety have several facets. One is the safety of the premises. A loss control professional can inspect the site and make sure that the business has removed or reduced all significant hazards, including unsafe conditions that could cause fires, chemical spills, slips and falls, and other injuries or property damage. Sometimes, a small change can make a big difference. No matter how good a loss control program is, it's impossible to guarantee that it will never be necessary to evacuate fast because of a fire, chemical spill, or bomb threat. All but the smallest companies should have a written evacuation/crisis management plan. For smaller firms, the plan will be quite simple. But for larger companies, especially those in multi-story buildings, the plan should be more complex, and it should be developed with the advice of an expert. Workplace safety is also crucial because accidents will drive up workers' compensation rates. A safety expert can inspect the workplace for physical hazards and show the business owner how to correct any unsafe conditions. Equally important, a professional can help ensure that working conditions and practices are ergonomic, helping to reduce injuries such as cuts, bruises, back strains, and repetitive-stress injuries like carpal tunnel syndrome. Loss control isn't only about reducing accidents. Reducing the chance of getting sued is equally important. And one of the biggest risks any organization faces today is getting sued by a disgruntled current or former employee. More employees and ex-employees are suing their employers, claiming that they were fired, underpaid, or not promoted because of their race, gender, or sexual orientation. Owners of minority and woman-owned businesses are just as vulnerable as other businesses. To reduce these risks, companies should institute effective personnel policies and procedures for hiring, firing, and promoting.

Sensitivity training, legal audits, diversity counselors, and access to lawyers who are experts in handling employee terminations can all help reduce risk. Additionally, the broker or insurer may have educational materials and model personnel policies the business manager can use to avoid starting from scratch. Insurers recognize the effectiveness of these programs and often give premium credits to companies that have adopted them.

If you would like to meet contracting officers face-to-face, plan on attending one of the following events:

Veterans Training and Networking event
May 19-20 in Missoula, MT
Contact Terri Wellings at (406)532-3207

Malmstrom Training and Networking Event
April 26-27 in Great Falls, MT
Contact Lt. Jon Schrader (406)731-4476

MISCELLANEOUS LOAN INFORMATION

SBA is continuing to provide our Ready Talk Training. You will learn what forms and accompanying information are necessary to submit a complete 7(a) loan application.

If you are wanting, needing or seeking "independent bank training", training that is specific to your bank's needs, please let us know. We can provide a training session that is customized to suit your needs.

Please notify John Klamen at (406)441-1082 or john.klamen@sba.gov or Rena Carlson at (406)441-1086 or lorena.carlson@sba.gov

Faith Based Community Initiative (FBCI)

The Small Business Administration (SBA) is the leading government agency established to help small business. It does this through loan guarantees, technical assistance and counseling. It also provides disaster loans and federal contracting assistance.

In recent years faith based and community organizations have increasingly emphasized economic and community development. SBA and its resource partners offer a wide range of financial and technical assistance programs that may help faith-based and community organizations better serve their communities.

These programs can help accomplish two goals:

- Give faith-based and community organizations the knowledge base they need to help people in their communities start or expand their own small businesses-businesses that will open new opportunities for them and for everyone in their communities; and
- Help these organizations instruct people in their communities on how to obtain credit with which to launch or expand their own enterprises.

In general, the SBA does not guarantee loans made to non-profit organizations. A business must operate for profit to be eligible for an SBA guarantee loan. (SBA Physical Disaster Loans are the only exception, where loans may be made to non-profits.) Thus, charitable, faith-based, and other non-profit organizations are generally not eligible. However, SBA may, and does, provide loan guarantees to intermediary loan institutions that are themselves non-profit organizations, including faith-based and community organizations (e.g., credit unions, certified development companies and micro-lenders). These

intermediary loan institutions, in turn, make loans to for-profit small businesses.

SBA – the smallest Federal agency involved in the Presidents' Initiative-has only a few grant programs compared to other Federal agencies participating in the initiative. SBA grant programs are generally designed to help organizations that provide small businesses with management, technical and financial assistance. Faith-based and community organizations have successfully competed for funding under these programs. Some of SBA's competitive programs have resulted in awards to Small Business Development Centers (SBDC) at non-profit educational institutions to develop programs for small businesses and new entrepreneurs; participating non-profit micro-lenders to assist micro-borrowers develop business skills; and non-profit community-based Women's Business Centers (WBC) to provide training to women business owners and entrepreneurs.

Unfortunately, many of these small businesses lack sufficient capital and the knowledge to put together a good business plan. Working together with faith-based and other community organizations, SBA can help provide the necessary technical and financial assistance to the entrepreneurs and small businesses that bring jobs and hope to economically distressed communities all across our Nation.

What follows is information on other federal agency grant programs that are involved in the FBCI program. If you know of a potential applicant in your community please pass it on.

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FBCI –(continued from page 5)

Information about applying for Special Improvement (SIP) grants is available on the Administration for Children and Families website at: <http://www/ACT.hhs.gov/grants/index.html>. Non-profit organizations including faith and community-based organizations may apply for SIP grants.

New USDA Grant Opportunity/Rural Development...Information

Telecommunications Program

<http://www.usda.gov/rus/telecom/commconnect.htm>

Rural Development Community Connect Grant Program

2006 Community Connect Grant Application and Guide Fiscal Year 2006: \$8.9 Million Available in Grants The Community-Oriented Connectivity Broadband Grant Program is designed to provide financial assistance in the form of grants to eligible applicants that will provide currently un-served areas, on a "community-oriented connectivity" basis, with broadband transmission service that fosters economic growth and delivers enhanced education, health care, and public safety services.

Remember SCORE as a valuable resource

SCORE's Top 10 Business Questions

1. Why should I care about the competition? I trust the merits of my product.

Very few businesses operate without competition in a specific market. Indirect competitors can have a significant impact on customer buying decisions. Knowing your competition enables you to gain a competitive advantage, which results in more sales and profits.

2. What do I need to know about financial statements to start and manage my small business?

You should have a basic understanding of these important financial statements: a balance sheet, which shows the financial conditions of your business at some point in time; a statement of operations or a profit and loss statement, which shows whether you made a profit during a particular time; and a cash flow statement, which shows your cash position during a specific period of time. These statements will help you keep an eye on your business and events requiring special attention.

An accountant can prepare these statements from data you supply. There are also computer programs that will help you generate these statements from your input of regular transactions such as sales, collections, purchases, payments and payroll.

3. What are the most important design elements I should consider when putting together a brochure?

- State your selling message on the cover of your brochure.
- One large image portrays your services or products better than several small ones.
- Always put captions on photos – they are read almost twice as often as body copy.
- Include facts and testimonials when possible.
- Make your brochure worth keeping. Add a calendar of events or other useful data for potential clients.
- Quality is important – limit colors and use a quality paper stock.
- Include all contact information – phone, mail, e-mail, Web site, and fax.

4. How do I do business on the Internet?

You can set up your internet presence yourself, or you can have a professional do it for you. If you are considering complex content and online services, you may need a professional Web designer. You may also want to have your own domain name, which is the address of your Web site – or URL.

[Continued on page 7](#)

SCORE – continued from page 6

After you get started, the key to a successful Web site is to keep it simple and up-to-date. Just as in conventional advertising, you'll want to offer something that will attract your customers. Finally, be prepared to respond promptly to any internet inquiries. Internet users are accustomed to fast responses.

5. I am not planning to apply for a bank loan, so why is it important to make a business plan?

The primary purpose of a business plan is to guide you in successfully operating your business, whether it is a sole proprietorship or a complex corporation. Making a plan forces you to consider all aspects of your business and to confront problems the plan will highlight. The business plan is a vital management tool that enables you to anticipate situations before they become problems.

6. What location should I consider for my restaurant?

Before deciding on a location, answer these questions:

- Who and where is your market, and what location will maximize this market?
- What locations get the highest amount of walk-bys? Drive bys?
- Is the traffic pattern of people or cars seasonal? Does this affect your concept?
- If it is a destination location, is there parking?
- Is the rent in line with the amount of traffic (people and drive-by) in the area?
- Is the rent in line with the amount budgeted in your business plan?

7. How can I get help on the Internet in regards to setting up my business?

Visit the SCORE Web site www.score.org and click on "Ask SCORE". You may scroll down a list of more than 600 skills or submit your business concern. You will be presented with a listing of SCORE counselors. Select a counselor and submit your question. They will respond with a free, confidential e-mail from which an ongoing mentoring dialogue can begin.

8. If the income projections for my business indicate that it will be profitable in the first year of operation, why is it important to do a monthly cash flow?

By developing a monthly cash flow projection, you can see the timing for cash needs and quantify the amount needed. Sufficient cash is critical for a business to pay its expenses and enable it to expand. If your monthly cash flow projection indicates frequent cash shortfalls, it will lead you to review the type of products and services that you will offer, the mix of sales, the pricing and terms of the sale and your short-term borrowing needs.

9. How do I determine whether I am capable of starting a business?

Compare your skills and expertise with those of people who are successful in similar business pursuits. Can you duplicate and surpass the capability that other successful businesses possess? What unique skills can you provide to obtain a sufficient share of the market in the area you plan to serve? What level of capitalization, technical acumen, energy, passion, organizational strategy, other resources or equipment can you incorporate into the business to command the essential market share for viability?

10. How do I use the local newspapers to advertise my products in conjunction with a community event?

- Place an ad in the Sunday paper one week before the event.
- Be sure your business name and the date of the event is prominently displayed.
- Request that your ad appear as far forward in the front section as possible.
- Make sure to get a proof one week before publication.



DISTRICT OFFICE NEWS

Reminder

The Montana District Office has provided direct lines to our staff to ensure quality service and immediate assistance to our customers. The following is a list of employees and their new phone numbers.

District Director, Michelle Johnston,
☎ 406-441-1080

Deputy District Director, John Klamann
☎ 406-441-1082

Bus. Dev. Specialist, Rena Carlson
☎ 406-441-1086

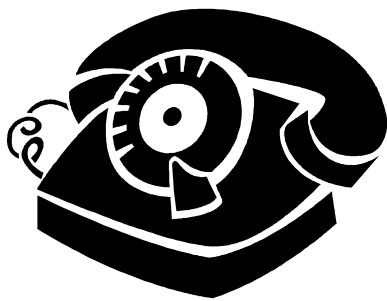
Lender Relation Specialist, John Donovan
☎ 406-441-1087

Bus. Dev. Specialist, Robert Much
☎ 406-441-1084

Legal Counsel, Michael Bayuk
☎ 406-441-1083

Administrative Officer, Kelly Dixon
☎ 406-441-1085

Program Support Asst., Paula McGough
☎ 406-441-1089



New Employee Welcomed

SBA has selected John Donovan for the position of Lender Relations Specialist. In this position, John will serve as the point of contact for all lenders throughout Montana and will be processing all 7a loans received at the District. In June, John and Michelle will be traveling to the hi-line area and eastern Montana meeting one-on-one with lenders, economic development groups and resources.

John has an extensive background working with SBA and small businesses. He has been the SBDC Director in Butte for the past nine years (covering southwestern Montana).

His qualifications and awards include:
M.S. in Business Administration (MBA)
B.S. - Secondary Education
NDC Certified Professional - 1998
Level 3 Business Counselor - MT
SBDC Network
State Star - Montana SBDC Network – 2003

John's wife is currently a victim's advocate for Madison County. John is an avid windsurfer, skier, mountain biker, backpacker, amateur herpetologist and general outdoorsman. He also enjoys African drumming and traveling. John and his wife will be moving to Helena soon from the Historic town of Butte.



REGISTRATION

2006 SMALL BUSINESS AWARDS LUNCHEON

Friday, May 5, 2006

Noon

Holiday Inn

5 Baxter Lane

Bozeman, MT 59701

406.587.4561

Please reserve lodging by Wednesday, April 19th

Small Business Awards Luncheon

Cost: \$15.00/person

(no charge for award winners)

Noon – 1:45 p.m.

(see back for details)

“Breaking into the Trade Game” Roundtable Discussion with the Montana District Export Council

Cost: \$10.00/person

2:00 p.m. – 4:00 p.m.

(see back for details)

Name:		<i>Award Winner:</i>	<i>Circle Y or N</i>
Address:			
Phone:			
Total # Attending: <i>(List names below)</i>			
Events Attending:	<i>Awards Luncheon (Place “X”)</i>		<i>Breaking into the Trade Game - Roundtable Discussion (Place “X”)</i>
Amount Enclosed:			

Please return by April 28, 2006

Make checks payable to SBDC and mail to:

SMALL BUSINESS DEVELOPMENT CENTER

222 East Main, Suite 102, Bozeman, MT 59715

For more information call (406) 441-1081 or (406) 587-3113

Please list names of attendees below and specify #'s for meals. Thank you.

Name	Cheese Steak	Pesto Chicken Salad	Vegetarian

The support given by the U.S. Small Business Administration to this activity does not constitute an express or implied endorsement of any cosponsor's or participant's opinions, products, or services. All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made if requested at least 2 weeks in advance. Contact: (Rena Carlson, SBA, 406.441.1086).

Small Business Awards Luncheon

Noon – 1:45 p.m.

Small business owners and advocate champions in various categories will be honored at the luncheon ceremony. Dean Folkvord of Wheat Montana Farms & Bakery will be the emcee for the event. Show your support for Montana's small business community and their contributions to our state's economy.

The 2006 award winners are:

Andrew Field, PrintingForLess.com	Montana Small Business Person of the Year & National 1 st Runner-up
SGM Biotech, Inc.	Small Business Exporter of the Year
Kasey & Flora Buoy, Alpine Granite Accents, Inc.	SBA Young Entrepreneurs of the Year
Trebro Manufacturing, Inc. & Tvetene Turf, Inc.	Family Owned Small Businesses of the Year & Region VIII Family Owned Small Businesses of the Year
Deborah McIsaac, Mary Kay Cosmetics	Home-based Business Champion of the Year & Region VIII Home-based Business Champion of the Year
Joe Bower, Business Resource Center at CTI	Financial Services Champion of the Year
Diane Yarus, AirWorks, Inc.	Women in Business Champion of the Year
Dave Burgess, Western Business News	Small Business Journalist Champion of the Year
Mark Sansaver, Assiniboine & Sioux Tribal Enterprise Community	Minority Small Business Champion of the Year
David Strong, Office of Public Instruction	Veteran Small Business Champion of the Year & Region VIII Veteran Small Business Champion of the Year

“Breaking into the Trade Game”

Roundtable Discussion w/ Montana District Export Council

2:00 p.m. – 4:00 p.m.

This roundtable discussion will be an opportunity for Montana small business leaders to discuss their needs and get advice from the state's leading experts in exporting. The Montana District Export Council membership is made up of small business executives who have been successful in exporting around the world. They will be joined by leading trade service providers for the state of Montana. 98% of the world's consumers live outside the United States. Learn how your company can tap this market and discuss how we can help your business be successful in international trade.